

# Quálitas®

## Earnings results webcast

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1<sup>st</sup> quarter 2025

April 23<sup>th</sup>, 2025



# Driving success along with our 3-pillar strategy

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## Strengthen Mexico' leadership

Meetings with +1,600 agents across Mexico, as it is our key engine of growth



## Accelerate subsidiaries growth

- ✓ **Vertical integration** as a gradual process
- ✓ **QColombia** underwriting

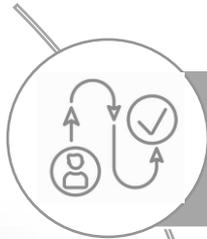


## New business opportunities

**QSalud**  
+10k medical appointments  
+5,200 healthcare staff



# Consolidating a profitable business model



Focus on **service**,  
improving customer experience



Capitalizing recent acquisitions



Improving **productivity** per employee

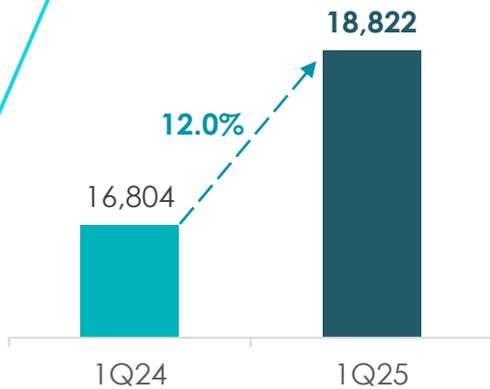


Turnaround of US operation

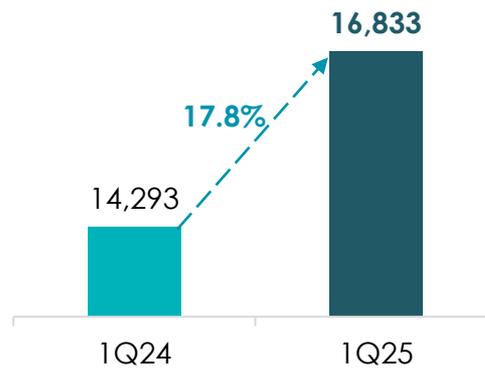
Continue delivering value to our shareholders

# Earned momentum: outpacing written growth

## Written premiums

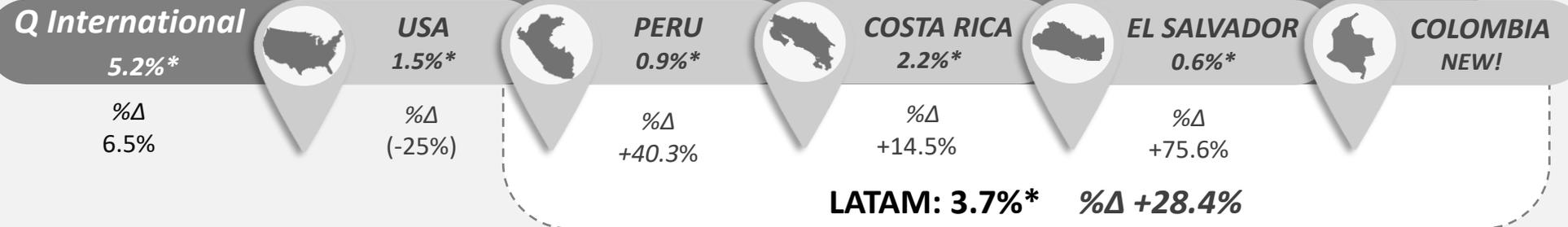


## Earned premiums



Business line	4Q22
Individual	+21.4%
Fleets	(-6.5%)
Financial Institutions	+22.0%

Figures in million pesos

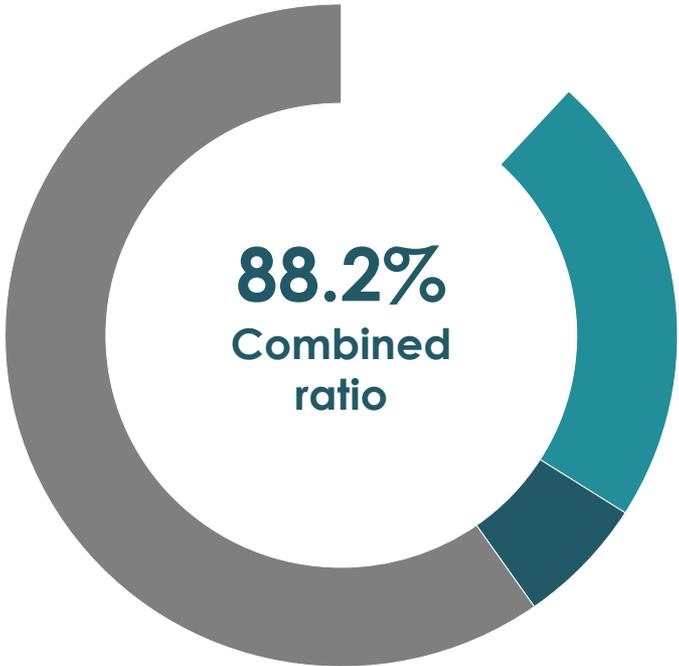
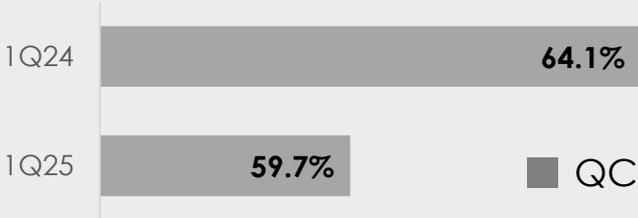
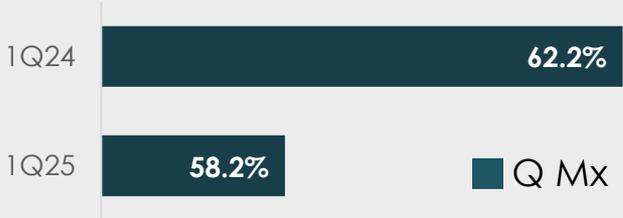


% Δ growth 1Q25 vs 1Q24

\*Participation in the company's total written premium

# Well-balanced, well-run

## LOSS RATIO



**59.7%**  
Loss ratio



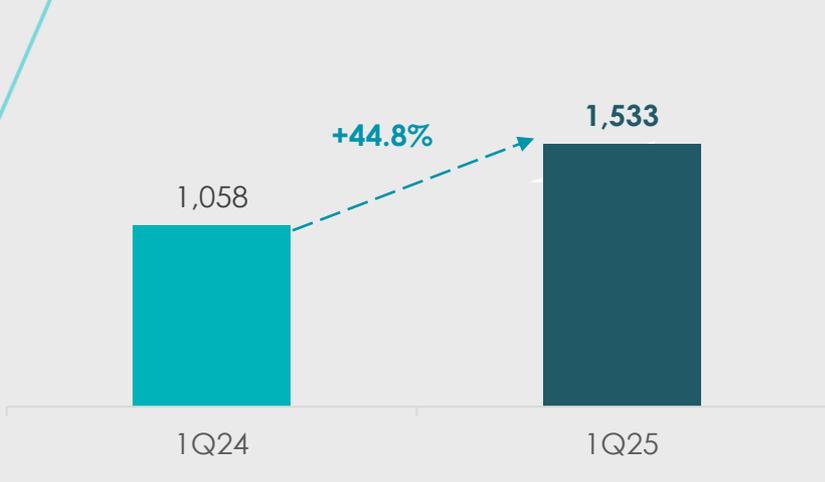
**6.3%**  
Operating ratio



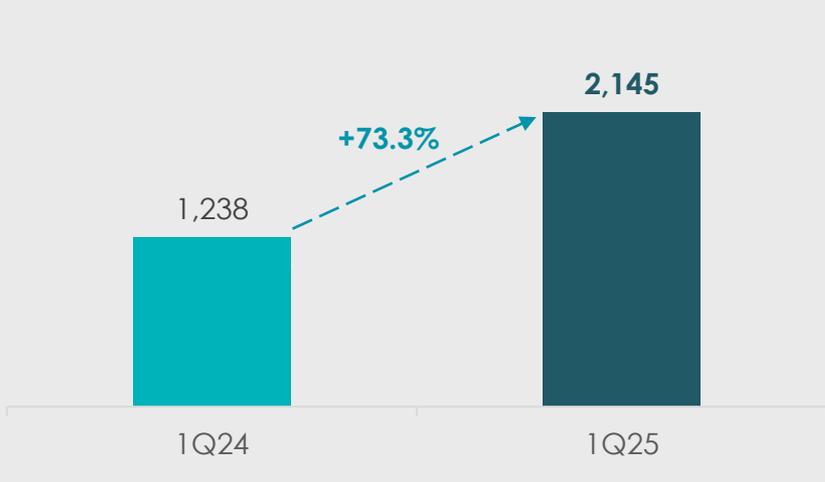
**22.2%**  
Acquisition ratio

# Operational efficiency: the backbone of profitability

## Financial income



## Net income



ROI  
10.8%



12M ROE  
24.2%



12M EPS  
\$15.1



Net margin  
11.4%

Figures in million pesos  
% Δ growth 1Q25 vs 1Q24

# Enhancing shareholder value

## General shareholders' assembly proposals

Cash dividend payment of \$4 billion pesos (\$10 pesos per share) in 2 exhibitions



New share buyback fund of \$800 million pesos



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